

High Plains
Daily Leader
Liberal, KS
Circ. 7000
From Page:
1
1/8/2009
36290



Daily Leader photo/Jessica Crawford

The Self-Help housing program founded by the Housing and Community Development Department and funded by USDA, is showing quite a bit of progress in the 700 block of Spruce. Several families are already enjoying their homes in this quaint little neighborhood.

83 Self-help housing continues to provide dream of home ownership

By JESSICA CRAWFORD
• Daily Leader

A single mother or father with a couple children may often feel overwhelmed. They possibly believe that for housing, the best options they may have are living with their children in their parents' basement or income-based apartments.

What if there was another option? What if that option actually meant home ownership?

The housing and community development department has a program that can help families with that particular option in the form of self-help housing.

Former Housing and Development Director Jani Hunter began the process of bringing self help to life.

"A couple years ago, they applied for a USDA development grant," current director Karen LaFreniere said. "It was the housing director before me, Jani Hunter, that applied for it and started to get people qualified for the program and then was funded with \$288,000 for the grant."

The grant money was not to be handed out to the qualifying families, not at all. The grant money was

used for tools and construction of the homes.

"The grant is for the tools and the construction supervisor," LaFreniere explained. "The people that build their houses don't get any money off their grant – none."

After the family is qualified to build and purchase their new home, that is where USDA Rural Development comes in.

"USDA is a federal program and that is where the money comes from," LaFreniere said. "It is a federal program, it is from USDA Rural Development – that is where the money comes from."

"They also make the loans for the homeowners," she continued. "They do have a lower interest rate and they do subsidize according to their income and family size."

The process must have direct cooperation from the prospective or qualified homeowner. This is not a program where anyone can sit back and get something for free – work is involved.

"They finance their houses and they put in the work

■ See HOUSING/Page 6



High Plains
Daily Leader
Liberal, KS
Circ. 7000
From Page:
6
1/8/2009
36290



Housing ...

■ Continued from Page 1A

on their houses," she said. "I have a lot of people coming in, but it is hard to qualify them. They have to have acceptable credit, they have to complete a home buyer education, they have to have a good work history and they have to be able to work 30 hours a week on their houses, so that weeds some of them out."

According to LaFreniere, nine homes have been completed to date. Currently five homes are being built and the program is diligently looking for several more families just to get started.

"The families who are in the houses are very happy," she said. "We have nine that have been completed."

Although the guidelines are strict, LaFreniere said much help is offered, especially those in need of credit counseling. As soon as all of the guidelines are met, the ball gets rolling.

"We do home buyer education for the class we also have done home buy education for anyone who is interested in the program and other people interested in just learning," she said. "Any USDA housing loan needs that. It makes affordable housing available to

families who aren't otherwise able to finance a new home. They finance around \$104,000 for a basement house and right now the county has them valued at \$119,000."

"So they have a little bit of equity when they move in," she added. "Their loans are scrutinized, if they make more money, USDA looks at that every couple of years."

Now imagine going from someone's basement, couch or low-rent apartment to becoming an official homeowner. According to LaFreniere, she has seen those that have participated in the program start a brand new life.

"The families are very happy," she said. "It has been a really good experience for them. They are homeowners, who wouldn't be happy? It is a good transition for them into homeownership."

"There just comes a time when you have paid rent for so long, that you just want something of your own," she concluded. "We have had single moms, single dads, single individuals, families, we are all inclusive to everybody."

With the homeowner physically putting 60 percent of their home together, the pride their new home is magnified with the blood, sweat and tears they have put into their very own home.